

REMARKS

Interview

Applicant and her attorney thank Examiner Daniel Felten for his time during the interview on February 24, 2006.

Status of the Application

Claims 1-9 are pending and stand rejected.

Section 112 Rejection

Claim 8 has been rejected under 35 USC 112 as being indefinite. In response claim 8 has been amended.

Section 102 Rejections

Claim 1 has been rejected under 35 U.S.C. Section 102(e) as being anticipated by Kidstock.com. As an initial comment, applicant respectfully submits that the rejection should have been brought under Section 102(a) because the reference is not a patent or international application as required in 102(e) prior to the amendment by the AIPA. In any event, applicant has amended claim 1 to better distinguish it from the prior art in at least the following two ways.

No Combination of References Teach Enabling A Minor to Place an Investment Choice on an Online Wish-List

First, Claim 1 as amended now requires the step of "enabling the minor to place an investment choice on a wish-list located on the online web site if the minor has answered correctly at least the predetermined percentage of questions about the target investment." Support for this new limitation can be in the specification as filed at, among other places, page 7, lines 20-23 and page 12, lines 19-24.

Kidstock.com does not teach this step. Rather, Kidstock.com in the "About Stocks"

section merely refers to "Electronic trading" as "a new way to trade your own stocks using the internet..." Kidstock.com teaches nothing about how a minor can add an investment choice to an online "wish-list" that can then be accessed by an adult who can actually buy the stock for the minor through the same online website.

No Combination of References Teach Making An Investment Choice "Wish" Contingent on Passing a Quiz

Second, amended claim 1 now requires the step of "generating questions about the target investment for the minor to answer on the online web site" and enabling the minor to add an investment choice to a wish-list only if the minor has answered correctly at least a predetermined percentage of questions about the target investment. Similar steps were once found in claim 2, now cancelled. Applicant submits that neither MainXchange nor any other reference of which the applicant is aware teaches this limitation.

MainXchange is a simulation game and nothing more. The consequence of answering correctly questions on MainXchange is not clear, but does not include the ability to add an investment choice to a wish-list.

Kidstock refers to custodial accounts, which are necessary vehicles for allowing stocks to be held in the name of a minor. But Kidstock does not describe how a minor can place an investment choice on a wish-list, much less making such placement contingent on passing a quiz.

Although claim 1 was not rejected under Section 103 (obviousness), applicant will briefly address this issue. Obviousness can only be established by combining the prior art teachings to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of

ordinary skill in the art. In re Fine. There is nothing in either Kidstock.com or MainXchange to teach, suggest or motivate a person of ordinary skill in the art to combine these two references to obtain the method of claim 1, particularly making the placement of an investment choice on a wish-list contingent on passing a quiz about a target investment.

For at least these two reasons, applicant submits that claim 1 and its dependent claims 3 and 4 are allowable.

Section 103 Rejections

Claims 2-9 have been rejected under Section 103 as being obvious in view of MainXchange and Kidstock.com.

Claim 2

Applicant requests cancellation of claim 2, the limitations of which have been placed in claim 1.

Claims 3-4

Applicant submits that claims 3 and 4 are allowable for at least the same reasons as base claim 1.

Claims 5-9

Claim 5 has been amended in a fashion similar to claim 1, and now requires "means for enabling the minor to access an online website and add an investment choice to an online wish-list." For at least the same reason given for claim 1 above, applicant submits that claims 5-9 are allowable over the prior art.

New Claims

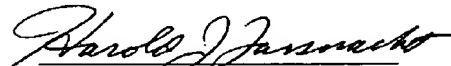
New claims 10-12 have been added. Each is dependent on claim 1. Support for these

claims can be found in the specification as filed at page 13, lines 3-8.

Summary

It is believed that this paper constitutes a complete response to the Office Action mailed November 22, 2005, and an early and favorable action allowing claims 1 and 3-12 is respectfully requested. The Examiner is invited to telephone applicant's undersigned attorney if any unresolved matters remain.

Respectfully submitted,


Harold J. Passnacht
Reg. No. 35,507

CLAUSEN MILLER, P.C.
10 S. LaSalle Street - Suite 1600
Chicago, Illinois 60603
Telephone: 312-606-7674

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